

BENEFITS SUMMARY **FULL TIME EMPLOYEES**

The following is a summary of the benefits available to Howard County employees who hold full-time benefitted positions. Employees in positions covered by a bargaining agreement should consult their union contract for other specific benefits. Additional details are also available in the Employee Manual and in summary plan descriptions which are available in the Office of Human Resources.

FLEXIBLE BENEFITS PLAN

Employees may enroll in the County's flexible benefits plan, CountyFlex. This plan provides employees with benefit dollars which can be used toward the purchase of Medical, Dental and/or Optional Life Insurances; as contributions to Health Care and/or Dependent Care Flexible Spending Accounts; or converted to cash to be added to pay. Any required employee contributions for benefit elections are made on a pre-tax basis. Information concerning enrollment options, benefit credits, plan rates and a benefits comparison chart are available in the Office of Human Resources.

GROUP TERM LIFE INSURANCE

Employees receive a group term life insurance benefit equal to 2 times their annual salary at no cost. Accidental death and dismemberment coverage is included. The County pays the entire cost for this benefit. Employees may purchase additional coverage under the CountyFlex benefits plan.

PAID LEAVE BENEFITS

Annual and Disability Leaves are accrued each of 24 pay periods each year. Personal leave is credited on January 1st each year. Use of Annual, Disability and/or Personal Leave requires supervisory approval.

ANNUAL LEAVE: During the first 5 years of employment, employees accrue the equivalent of 13 days per year. From years 6 through 10, the accrual is the equivalent of 16 days per year. From years 11 through 20, the accrual is the equivalent of 19 days per year. From year 21 on, the accrual is the equivalent of 21 days per year. Annual leave may not be used during the first 6 months of employment. A maximum of 40 days may be carried over from one fiscal year to the next.

DISABILITY LEAVE: Employees accrue the equivalent of 1 day per month (12 days per year). There is no maximum accrual. This leave may be used for the disabling illness/injury of the employee, spouse or minor child or for a serious medical condition approved under F.M.L.A. Absences of over 3 days must be substantiated by a physician's certificate.

PERSONAL LEAVE: Effective January 1, 2004, employees receive 6 personal leave days each calendar year to be taken during the calendar year. Individuals hired after April 30th receive 4 days of personal leave that year; those hired after August 31st receive 2 day; and those hired after November 30th receive no personal leave for that year. Personal leave may not be carried over.

HOLIDAYS: Employees are paid for 12 holidays.

New Year's Day	Good Friday	Labor Day	Thanksgiving
Martin Luther King Day	Memorial Day	Columbus Day	Friday after Thanksgiving
Presidents Day	July 4 th	Veterans Day	Christmas

OTHER PAID LEAVE: Other paid leave will be granted for approved jury duty, military leave, bereavement leave and official leave. Unpaid leave will be granted in accordance with the Family and Medical Leave Act.

RETIREMENT

Employees must enroll in the Howard County Retirement Plan or the Howard County Police and Fire Retirement Plan. All County retirement plans are defined benefit plans. Required employee contributions are made on a pre-tax basis. The County contributes an additional percentage sufficient to ensure that each plan is adequately funded.

Howard County Retirement Plan: Employees contribute 2% of salary to the plan. All eligible Corrections Employees must enroll in the Corrections Employees Enhanced Benefit and must contribute 8.5% of salary to the plan.

Howard County Police and Fire Employees' Retirement Plan: Sworn police officers and career firefighters must participate in this plan. Police employees contribute 11.6% of salary and Fire employees contribute 7.7% of salary to the plan.

SOCIAL SECURITY

Participation is mandatory. Employees contribute at the current established rate.

DEFERRED COMPENSATION

Employees are eligible to voluntarily participate in this I.R.S. 457 program which allows employees to defer a portion of their pre-tax income and to invest these funds for supplemental retirement income. Two plans are available, one administered by Nationwide Retirement Solutions and the other by VALIC. Plan literature is available in the Office of Human Resources.

EMPLOYEE ASSISTANCE PROGRAM

Employees experiencing problems that affect their personal lives and job performance may take advantage of confidential assessment and referral services provided by Menninger Care Systems. The initial 3 sessions are conducted at no cost to the employee. A 24-hour counseling hot-line is available by calling 1-800-448-4434.

EDUCATIONAL ASSISTANCE

Employees may apply for reimbursement for tuition costs after completion of 6 months of employment. Prior course approval is required. The maximum annual reimbursement is \$1500.

LONG TERM DISABILITY BENEFITS

After a 6 month waiting period, an employee meeting eligibility requirements may receive long term disability income benefits not to exceed 2/3 of the employee's monthly salary or \$2500, whichever is less. The County pays the entire cost of this benefit.

DISABILITY LEAVE BANK

Employees have established a Disability Leave Bank to which employees may donate disability leave in order to be eligible to receive salary and benefit protection when they are absent due to a serious disabling illness or injury and have exhausted all accrued leave. Employees are eligible to join the Bank after having completed 1 year of employment. Administration of the Bank, including the review and approval of claims for grants of time, is handled in accordance with the Bank's Rules and Regulations which are available in the Office of Human Resources.

DIRECT DEPOSIT

Employees may elect to have payroll checks deposited directly into the bank account of their choice. Contact the Office of Human Resources to receive forms to take advantage of this convenient banking option.

CREDIT UNION

Employees may participate in the Tower Federal Credit Union through payroll deductions. Loans are also available to qualified applicants. A Tower ATM machine is located in the lobby of the Police Headquarters building in the County Office Complex in Ellicott City. Membership applications are available by calling Tower Federal at 301-497-7000.

SAVINGS BONDS

Employees may purchase savings bonds through payroll deductions. Contact the Payroll Division at 410-313-4067 for further information.

BLOOD DONATION DRIVES

In conjunction with the Howard County Health Department and the American Red Cross, blood donation drives are conducted twice each year. County employees' support and participation ensures that blood replacement is available to County employees, their family members and the community.

**HOWARD COUNTY IS AN EQUAL OPPORTUNITY EMPLOYER
COMMITTED TO WORKFORCE DIVERSITY**